

In re:
Lisa Michelle Balthaser
Debtor

Case No. 19-16164-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 27, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2022:

Recip ID	Recipient Name and Address
db	+ Lisa Michelle Balthaser, 3217-B Garfield Ave., Reading, PA 19605-2116
14397725	+ Calvalry SPV I, LLC, c/o Apothaker Scian PC, 520 Fellowship Road, Suite 306, Mt. Laurel, NJ 08054-3410
14493964	+ Jeffery A. Fournier, Esquire, 2480-B Durham Road, Bristol, PA 19007-6902
14397722	+ KML Law Group PC, Attn: Jill P. Jenkins, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14397727	+ Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
14678082	PECO - Payment Processing, P.O. Box 37629, Philadelphia, PA 19101-0629
14678081	Philadelphia Gas Works, P.O. Box 11700, Newark, NJ 07101-4700
14397720	+ TD Bank NA (Target), c/o Kami S. Miller, Esquire, 475 Leedom Street, Suite One, Jenkintown, PA 19046-2728

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	May 28 2022 03:58:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 28 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2022 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14397723	+ Email/Text: bankruptcy@sunrisecreditservices.com	May 27 2022 23:59:00	Bank of America N.A., c/o Sunrise Credit Services Inc., P. O. Box 9100, Farmingdale, NY 11735-9100
14415202	+ EDI: BANKAMER2.COM	May 28 2022 03:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14678083	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia, Dpt. of Revenue Water, P.O. Box 41496, Philadelphia, PA 19101-1496
14397717	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia, Law Department Tax & Revenue Unit, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14397719	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia - Law Dept., 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14455085	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595

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14399817	+ Email/Text: bankruptcy@cavps.com	May 27 2022 23:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14397724	+ Email/Text: mediamanagers@clientservices.com	May 27 2022 23:59:00	Chase Bank USA NA, c/o Client Services Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-4047
14397727	^ MEBN	May 28 2022 00:03:09	Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
14397716	+ Email/Text: blegal@phfa.org	May 27 2022 23:59:00	PA Housing Finance Agency, 211 North Front Street, P. O. Box 15057, Harrisburg, PA 17105-5057
14437098	+ Email/Text: blegal@phfa.org	May 27 2022 23:59:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14678077	*+	Bank of America N.A., c/o Sunrise Credit Services Inc., P. O. Box 9100, Farmingdale, NY 11735-9100
14678073	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Law Department Tax & Revenue Unit, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14678074	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia - Law Dept., 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14678079	*+	Calvalry SPV I, LLC, c/o Apothaker Scian PC, 520 Fellowship Road, Suite 306, Mt. Laurel, NJ 08054-3410
14678078	*+	Chase Bank USA NA, c/o Client Services Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-4047
14678076	*+	KML Law Group PC, Attn: Jill P. Jenkins, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14678080	*+	Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
14678072	*+	PA Housing Finance Agency, 211 North Front Street, P. O. Box 15057, Harrisburg, PA 17105-5057
14678075	*+	TD Bank NA (Target), c/o Kami S. Miller, Esquire, 475 Leedom Street, Suite One, Jenkintown, PA 19046-2728

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2022 at the address(es) listed below:

Name	Email Address
JEFFERY A. FOURNIER	on behalf of Debtor Lisa Michelle Balthaser jefffournier@verizon.net
KEVIN G. MCDONALD	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com

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LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
rsolarz@kmlawgroup.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Lisa Michelle Balthaser</u>	Social Security number or ITIN	xxx-xx-6069
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-16164-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa Michelle Balthaser
dba Fleur DeLisa Solutions

5/27/22

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.